

## ABSTRACT

A mobile commerce system which has been configured in accordance with the present invention can include a multiplicity of mobile server wallets. Each wallet can have an association with a corresponding subscriber in a wireless service provider network. A proxy server can be disposed in the wireless service provider network. Finally, a filter plug-in can be coupled to the proxy server and configured to intercept selected payment messages flowing through the proxy server. The filter plug-in further can be configured to route the payment messages to selected ones of the mobile server wallets.